

I HEREBY CERTIFY THAT THIS CORRESPONDENCE IS BEING DEPOSITED WITH THE UNITED STATES POSTAL SERVICE AS FIRST CLASS MAIL IN AN ENVELOPE ADDRESSED TO:
J COMMISSIONER OF PATENTS AND TRADEMARKS, WASHINGTON D.C. 20231
J ASSISTANT COMMISSIONER FOR PATENTS, WASHINGTON D.C. 20231
J ASSISTANT COMMISSIONER FOR TRADEMARKS, 2900 CRYSTAL DRIVE, ARLINGTON, VA 22202-3513



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PATENT APPLICATION
MJM Do. No. 8514-100
Indivos Ref. No. ST-A14

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re patent application of: Ned HOFFMAN, David Ferrin PARE JR., Philip Dean LAPSLEY, and Jonathan Alexander LEE

Serial No.: 09/215,058

Examiner: MYHRE, James W.

Confirmation No: 7856

Filed: December 17, 1998

Group Art Unit: 3622

For: TOKENLESS FINANCIAL ACCESS SYSTEM

Assistant Commissioner for Patents
Washington, DC 20231

AMENDMENT

Responsive to the Office Action, dated October 23, 2002, please amend the application as follows:

RECEIVED
APR 29 2003
GROUP 3600



#GP 3622

PATENT APPLICATION
Do. No. 8514-100 (ST-A14)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Ned HOFFMAN, David Ferrin PARE, JR., Philip Dean LAPSLEY and Jonathan Alexander LEE

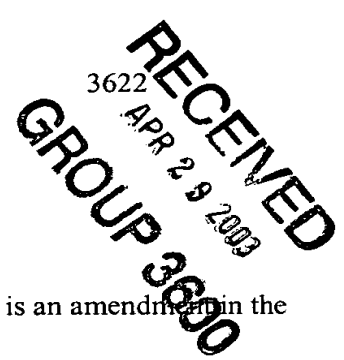
Serial No. 09/215,058 Examiner: MYHRE, James W.

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For: TOKENLESS FINANCIAL ACCESS SYSTEM

Assistant Commissioner for Patents
Washington, D.C. 20231



Responsive to the Office Action dated October 23, 2002, enclosed is an amendment in the above-identified application.

The fee has been calculated as shown below.

CLAIMS AS AMENDED					
For:	Number After Amendment	Previous Number	Extra	Rate	Additional Fee
Total Claims	17	-24*	0	x \$ 9 =	\$0.00
Independent Claims	1	-3**	0	x \$42 =	\$0.00
Extension of Time - 1 st					\$0.00
Extension of Time - 2 nd					\$0.00
Extension of Time - 3 rd					\$465.00
First Presentation of Multiple Dependent Claims					\$0.00
TOTAL ADDITIONAL FEE FOR THIS AMENDMENT					\$465.00

- *greater of twenty (20) or number for which fee has been paid
- **greater of three (3) or number for which fee has been paid
- ☒ Applicant petitions the Commissioner to extend the time for response. The extension fee for three months is included and a duplicate copy of this form is enclosed.
- ☒ PTO Form 2038 authorizing credit card payment in the amount of \$465.00 for the above-listed fees is enclosed.
- ☒ Any deficiency or overpayment should be charged or credited to deposit account number 13-1703

04/28/2003 GWORDF1 00000037 09215058
01 FC:2253 465.00 OP

Respectfully submitted,

MARGER JOHNSON & McCOLLOM, P.C.



Alexander C. Johnson, Jr.
Reg. No 29,396

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ON 22 April 2003